

Fill in this information to identify the case:

Debtor 1

Robert T. Latimer

Debtor 2

(Spouse, if filing)

United States Bankruptcy Court for the: Western District ofPennsylvania

(State)

Case number 14-10891-TPA

Form 4100R

Response to Notice of Final Cure Payment**10/15**

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.

Part 1: Mortgage InformationName of Creditor: M & T Bank

Court claim no. (if known):

6Last 4 digits of any number you use to identify the debtor's account: XXXXXX1443Property address: 8616 New Perry HWY

Number Street

Erie, PA 16509

City

State

ZIP Code

Part 2: Pre-petition Default Payments

Check one:

- ☒ Creditor agrees that the debtor(s) have paid in full the amount required to cure the pre-petition default on the creditor's claim
- ☐ Creditor disagrees that the debtor(s) have paid in full the amount required to cure the pre-petition default on the creditor's claim. Creditor asserts that the total pre-petition amount remaining unpaid as of the date of this response is: \$ _____

Part 3: Post-petition Mortgage Payment

Check one:

- Creditor states that the debtor(s) are current with all post-petition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

The next post-petition payment from the debtor(s) is due on: 12/01/2019
MM/DD/YYYY

- ☐ Creditor states that the debtor(s) are not current on all post-petition payments consistent with § 1322(b)(5) of the Bankruptcy Code, including all fees, charges, expenses, escrow, and costs.

Creditor asserts that the total amount remaining unpaid as of the date of this response is:

a. Total post-petition payments due:

(a) \$ 0.00

b. Total fees, charges, expenses, escrow, and costs outstanding

+(b) \$ 0.00c. **Total.** Add lines a and b(c) \$ 0.00

Creditor asserts that the debtor(s) are contractually
Obligated for the post-petition payment(s) that first became
Due on:

MM/DD/YYYY

Debtor 1

Robert T. Latimer

Case number 14-10891-TPA

First Name Middle Name Last Name

Part 4: Itemized Payment History

If the creditor disagrees in Part 2 that the pre-petition arrearage has been paid in full or states in Part 3 that the debtor(s) are not current with all post-petition payments, including all fees, charges, expenses, escrow, and costs, the creditor must attach an itemized payment history disclosing the following amounts from the date of the bankruptcy filing through the date of this response:

- ☐ all payments received;
- ☐ all fees, costs, escrow, and expenses assessed to the mortgage; and
- ☐ all amounts the creditor contends remain unpaid.

Part 5: Sign Here

The person completing this response must sign it. The response must be filed as a supplement to the creditor's proof of claim.

Check the appropriate box:

☐ I am the creditor

☒ I am the creditor's authorized agent

I declare under penalty of perjury that the information provided in this response is true and correct to the best of my knowledge, information, and reasonable belief.

Sign and print your name and your title, if any, and state your address and telephone number if different from the notice address listed on the proof of claim to which this response applies.

X

/s/Heather D. Bock

Signature

Date 10/30/2019

Print

Heather D. Bock

First Name Middle Name Last Name

Title Authorized Agent for the Creditor

Company

McCalla Raymer Leibert Pierce, LLC

If different from the notice address listed on the proof of claim to which this response applies:

Address

1544 Old Alabama Road

Number Street

Roswell, GA 30076

City State Zip Code

Contact phone

678-281-6444

Email

Heather.Bock@mccalla.com

| | |
|--------------------------|-----------------------------------|
| In Re: Robert T. Latimer | Bankruptcy Case No.: 14-10891-TPA |
| | Chapter: 13 |
| | Judge: Thomas P. Agresti |

CERTIFICATE OF SERVICE

I, Heather D. Bock, of McCalla Raymer Leibert Pierce, LLC, 1544 Old Alabama Road, Roswell, GA 30076, certify:

That I am, and at all times hereinafter mentioned, was more than 18 years of age;

That on the date below, I caused to be served a copy of the within Response to Notice of Final Cure Payment filed in this bankruptcy matter on the following parties at the addresses shown, by regular United States Mail, with proper postage affixed, unless another manner of service is expressly indicated:

Robert T. Latimer
8616 Perry Highway
Erie, PA 16509

| | |
|--|-------------------------------|
| Daniel P. Foster Foster Law Offices Post Office Box 966 Meadville, PA 16335 | (served via ECF Notification) |
|--|-------------------------------|

| | |
|--|-------------------------------|
| Ronda J. Winnecour, Trustee Suite 3250, USX Tower 600 Grant Street Pittsburgh, PA 15219 | (served via ECF Notification) |
|--|-------------------------------|

| | |
|--|-------------------------------|
| Office of the United States Trustee Liberty Center. 1001 Liberty Avenue, Suite 970 Pittsburgh, PA 15222 | (served via ECF Notification) |
|--|-------------------------------|

I CERTIFY UNDER PENALTY OF PERJURY THAT THE FOREGOING IS TRUE AND CORRECT.

| | |
|--|--|
| Executed on: <u>10/30/2019</u> (date) | By: <u>/s/Heather D. Bock</u> Heather D. Bock, Authorized Agent for the Creditor |
|--|--|